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THE NEW YORK HERALD was founded by James Gordon Bennett in 1811, and was the first newspaper published in this city.

THURSDAY, DECEMBER 14, 1922.

No Politics With Rural Credits.

Congress factions and Congress blocs would better have a care how they play politics with the Administration measure to provide bank credits for the American farmer.

Whether Democratic members make a foothold of this measure to put the Republican party in a hole, as the plain talk is in Washington, or whether radicals in the Republican ranks tamper with it to embarrass the President, they will be in a bad business for themselves.

The country wants this rural credits legislation to go through as much as agriculture wants it to go through, and the general public as well as the farmer is going to give sharp attention to any Congress element that befoils this important national matter.

There is nothing abnormal about the credit needs of the farmer and there is nothing mysterious about the means to supply them. Those who have had practical experience in providing rural credits in great bulk, like EUGENE MEYER, Jr., head of the War Finance Corporation, and those who have studied the question thoroughly as an economic and financial theorist, like BERNARD BARUCH, are generally in agreement with the mass of intelligent, responsible farmers as to what is required and what can be done soundly and safely.

The farmer must have adequate bank credits or other loan facilities to take care of three different phases of his business and he should have them at a reasonable cost. The first of these is borrowing power on the farm itself. As the land, buildings and equipment are perfect security for such a loan on a proper valuation there is nothing involved here, from the lender's point of view, alien to good banking or wise investing.

From the point of view of the farmer and of the country which depends on the farmer for its food and clothing the debatable question at this point is what should be the limit in the size of such farm loans. But obviously a farm worth \$50,000 cannot be adequately financed on the same amount as a farm worth \$12,000.

Obviously, also, a farm worth \$50,000 is as strong collateral for a loan of \$25,000 or \$35,000 as a farm worth \$5,000 is for a loan of \$2,500 or \$2,500.

And any American mind of vision and imagination can see that a low limit on farm loans, irrespective of the capacity of the farm to produce and of the capacity of its owner to make it produce, means nothing better than an enforced system of petty farming in this country of grand scale productions.

Another need of the farmer is a bank loan on his crop when it is a tangible, concrete fact ready or almost ready for market but which he does not want to sell yet because of market conditions. Here again there is perfect collateral in the crop itself, on a proper marginal valuation, and there is nothing in that for an agricultural banking system to be afraid of.

The third natural requirement of the farmer involves what is known in business as a moral risk. In this case he has no crop to put up as collateral; perhaps he is a tenant farmer and owns no land. He wants to raise a crop and the country wants him to raise a crop. He needs money for seed, for implements, for labor. He needs money for himself and his family to live on during the year it will take him to raise, harvest and market his crop. And he must get it.

This is no new thing in the general business field, where the greatest and most successful bankers habitually make loans to men—character loans—on their standing in the community. This, however, is the real crux of the agricultural credit problem. There are risks of unreasonable floods, droughts and frosts, of blights and of other devastations that may make and do make every year utter failures out of thousands of crops that competent farmers have undertaken to raise. Moreover, there are thousands of new farmers starting out every season with no record of achievement in the communities in which they settle.

Nevertheless the country wants these farmers to have a chance and a fair chance to raise their crops, because the country wants to be assured of a full supply of food for domestic consumption, with a surplus for export trade. The question is how best to meet this situation, and the general opinion of farmers and financial experts alike seems to be that it is something that would better be handled by farmers themselves in given communities acting in cooperation.

But, at that, the need of the farmers as a whole being borrowed money, the call of the cooperating individuals or organizations still would be for outside financial support, whether from a banking system or from the Government itself. And this does not mean fabulous moneys to be raised only by colossal taxes. There is no need of that.

The experience of the War Finance Corporation in the crucial post-war period of drastic agricultural deflation has proved, as made clear by Mr. MEYER, that no immeasurable money mass is required to finance all legitimate needs of American agriculture. The limit within which Congress should stay will be wide enough to take care of the farmers; it will not empty the Treasury.

So wild statesmanship in Congress cannot make of this problem anything supernatural; and well balanced statesmanship need not regard any part of it as impossible or impracticable.

Plumbers' Union Methods. The testimony before the Lockwood committee under the questioning of SAMUEL UNTERMYER gives to the public some hint of what the plumbers' union has done and is doing to the public.

That union, thanks to the blind selfishness of its members and the gall and greed of its bosses, is blocking construction of all kinds at a time when this country needs buildings more than ever it needed them.

That union, with its dog in the manger tactics, is keeping young men who need work out of a trade which needs workmen. It has stopped at nothing in its effort to leave the plumbing trade constantly short of men in order that its wage scales and its regulations may be imposed upon employers.

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A single phase of the situation forced by the union is enough to show the economic evil that is wrought. Pipe cutting and threading represents half the work of general plumbing. This work could be done quickly and economically with power machinery in the shops. But the plumbers' union compels all pipe cutting and threading of pipe is not skilled work. A fairly strong boy can learn in a day to cut and thread pipe up to the diameter of two inches. But the apprentices and helpers who used to cut and thread pipe are not permitted to do so now; the union forbids. In fact, the union does not allow apprentices. It allows helpers, but only one for every two journeymen plumbers. And a helper is no longer allowed to use tools, not even such simple devices as pipe cutters and the stocks and dies that are employed in threading.

The result of these union rules is that the helpers, who should be busy with work they are perfectly competent to do, are used only as porters for the journeymen. And the journeymen, who should be busy with the skilled end of plumbing, spend half their time on unskilled work and ask \$9 or more a day.

Thus labor is wasted. Thus money is thrown away. Thus young men who might be learning a trade are denied the experience they need. Thus, at a time of housing shortage, construction is blocked by the lack of labor.

The New Modern Dancing. Out of the conferences between Mrs. GEORGE W. LOFT, Deputy Police Commissioner, and the dance hall proprietors who visited her at the West Thirty-seventh street police station to talk over the management of their resorts there has grown the New York Ballroom Association, which is soon to be incorporated at Albany.

The proprietors of the various public dancing places compose the membership of the new organization, and they have assured Mrs. LOFT that there will be no cause for complaint about the dances they permit in the future.

When the Deputy Police Commissioner had her first meeting with the dance hall managers it would have been difficult to regard the steps against which she complained as corresponding in any way to the civilized conception of the dance. There was certainly nothing in their names to suggest that they served as a means of decorous public diversion. The words waltz, polka and galop always had their significance. But what sort of dancing could "parking," "balconading" or the "scandal walk" be? Whatever their kind was, the Deputy Police Commissioner decided that the cause of public propriety demanded that they stop.

There will be complete agreement with this opinion on the part of every citizen of New York whose horizon is not restricted by the midnight ecstasies of the cabaret. There will also be regret that it was necessary to invoke the police power to bring to an end these indulgences before the crowds that gaped at them nightly. If the dancers ever consented to supply so much diversion to the spectators that came to watch them is another question to be explained only by cabaret psychology. Cabaret and dance hall crowds always consist of at least 50 per cent. spectators.

It may not now be necessary to seek an answer to such inquiries. The proprietors of the dance halls have promised that the New York Ballroom Association will do its work so efficiently that there will be nothing objectionable in the future. Since they are its leading members, they ought to know.

Those Dismal Scientists! Just at the time when almost everybody is indulging in the most delightful fancies, delusions and extravagances; when half the people are carrying home sealed packages, when even the gloomsters are preparing for their annual grin, along comes Dr. D. T. McDUGAL, with the Carnegie Institution and tells us what's what about human beings.

You think, as you see your wife bound away on a shopping expedition: "There's a wonderful creature, full of spirits that must have celestial origin." Not so, says Dr. McDUGAL. "Life in the last analysis," says he, "consists of a series of correlated transformations of energy or chains of metabolism which take place in the liquid occupying the spaces of a colloidal meshwork."

You regard the friend who has invited you to that New Year's Eve party as one of Nature's noblemen. He is not, says Dr. McDUGAL; he is largely composed of mucleage, soap and fat. In fact, he is jelly. "The meshwork or more solid part of the jelly," says the doctor, "is in a perpetual state of alteration by hydration and dehydration."

What's Christmas to a scientist? He regards the Yule log as a piece of wood and a chimney as something to carry off smoke. Santa Claus would interest him only as a person whose girth indicated early hardening of the arteries. And a plum pudding he would have analyzed.

Is Man More Sensibly Clad? Criticism of woman's clothes is in the air now. Did the threat of the sweeping skirt suggest the note of dissatisfaction observable in man's expressions concerning feminine fashions? It makes really no difference, perhaps, since Miss HELEN LOUISE JOHNSON said in her lecture on dress at the Brooklyn Institute of Arts and Sciences the other night that reformers would never be satisfied however woman dressed. Of course they won't. Reforming is a business like every other and it must not end whatever happens.

Nobody tries now to reform the beauty out of women's dress as in the past. As if out of mere perversity fashion occasionally adopts without credit the suggestions of reformers and makes things of beauty from them. Witness the gowns of the day, which no longer hang from the hips but put their weight on the shoulders of women, where the reformers of ten years or more ago always wanted it. Fashion has shown that this may be accomplished by creating a modish and beautiful frock instead of a bag. Woman will never be convinced that there is any merit in a reform which departs from the smart and becoming, whatever may be urged in its hygienic favor.

Authorities have been asking lately if there is any more common sense in man's way of clothing himself than there is in feminine modes he criticizes. Their catalogue of his garments is not reassuring. Neither his knowledge of nor his regard for the ordinary rules of health would be rated high if judged by the clothes he wears. A woman must have prepared the list which is meant to show his lack of reason in the matter. His feet are incased in heavy socks which hold not only heat but dampness, and over these is a covering of leather which is practically waterproof. They may be heavy enough and tight enough to deform the foot or render the muscles useless through lack of exercise.

handed ocean sailing has been made more of by English than by American yachtsmen, in books at least, for we have "Roy Roy" MACGREGOR's book and McMULLEN's famous cruises, although the greatest single-handed sailor that ever skimmed the seven seas was undoubtedly Captain STOCUM of the Spray. In the decade between 1870 and 1880 there were several American small boats, including a patent lifeboat, that sailed over to England, although they had more than one man on board as a rule. It is only a comparatively few years since THOMAS FLEMING DAY crossed the Atlantic twice in small craft, once in his little yawl with two companions and again in a powerboat, a cruise that ended at St. Petersburg.

Since the famous German Emperor's cup race we have had no transatlantic contest, and in the history of yachting there has been no single-handed race across what sailors call the western ocean. The Duke of LEINSTER and Mr. NUTTING, even if each amateur skipper takes an extra hand, will have hard work cut out for them, and the contest will be followed with keen interest by those who believe that ocean racing should develop real seagoing craft and not racing machines.

As far back as I can recall there has been a demand for more immigrants during every period of business prosperity, even when we had practically unlimited immigration, that is, before we had any numerical restriction. The present demand would exist even if the percentage law were not on the statute books.

Our whole system of employment is badly organized. Our manufacturers demand more labor when they need it, and then during periods of slack employment the community is obliged to support the unemployed. It is a good thing for the large employer, but it is a very bad thing for the public and for the country.

What we need is better organization of the labor market. It is estimated that there are probably over 1,000,000 casually employed laborers in the United States to-day. And yet the demand for more labor, which means more work, continues. The best interests of this country will not be served if the bars are let down again. The call for cheap labor has in the past brought in millions of aliens who have given rise to our immigration "problems."

A carefully limited and a wisely selected immigration is best for the country socially and industrially. The best in the long run for American industry. ROBERT DEC. WARD, CAMBRIDGE, MASS., December 12.

Colonel Huston Quits Baseball. With the retirement of Colonel TRILINGHAST L. HUSTON from the New York club of the American League baseball loses the active support of a friend whose aggressive, sportsmanlike qualities did much to lift the professional game to the high plane and record breaking prosperity it attained after the war. With Colonel JACOB RUPPERT, to whom his half ownership in the Yankees is about to pass, he formed a partnership which took the lead in doing away with the petty squabbles and shortsighted policies which had hurt baseball.

The sale of Colonel Huston's half share in the Yankees recalls the remarkable growth of baseball, particularly on the money side. When Colonel RUPPERT and Colonel HUSTON purchased the club in 1915 they paid \$480,000. To-day it is estimated that the club—a term which covers the franchise, contracts of players, prestige, good will and the new stadium—its worth at least \$3,000,000. It is estimated that the New York club of the National League would bring in the neighborhood of \$2,500,000, the difference between the valuations of the two New York major league clubs being accounted for by the fact that the Giants do not own the land on which their stadium stands.

The clubs of the National League alone are valued at \$10,000,000. It's a far cry from values and conditions which existed when the Giants played at the old Polo Grounds at 110th street and Fifth avenue and an Independence Day crowd of 22,000 broke all records and brought out the police. It's a far cry from the annual salary of \$4,500 ROGER CONNOR, the fence buster of the old days, received to the \$65,000 Babe RUTH is reported to be getting each season. Certainly baseball has moved.

The statement made in this newspaper the other day, that WILLIAM E. HOPPE, a barber shop proprietor in his father's barber shop in Newburgh has brought protests from Cornwall on the Hudson, which asserts that the famous Hoppe barber shop was within its corporate limits. Mr. HOPPE himself backs up Cornwall on the Hudson. So in Cornwall on the Hudson the master of the cue and cushion began his career, a fact of interest to every student of billiards.

Fifty girls wearing black steen knickers and standing on their heads undoubtedly added interest to the exercises at a school of physical culture, but how many parents would a few years ago have thought such an accomplishment necessary to the education of their daughters?

England's nine women lawyers are said to have been as businesslike as the men when they donned their forensic wigs, and not one of them asked if hers was on straight.

John Barrymore's Hamlet. Dark from "the dreadful fellowship with night"; Brilliant as Lucifer's dawn plunging star! Contrary as that devil's cursed delight. Compared with Michael of the Golden Bar.

This grand chiaroscuro that Bill made a challenge to Rem Harmonzon van Hye. Forever tell us, through life's light and shade, That only weakness is man's greatest sin. And you to have done what all may do To Time.

Ever since caution croaked or high ambition sung, Cold, cynical age is wise, but youth it self's no crime. Faith in good work keeps men forever young. Shakespeare and Lincoln knew what you have known, And like yourself, they calmly took their own.

Because they knew and tried, Forget each blooming "critic in this town! For them it's "Jack, get up!" For you, "Sit down!"

REMBRANDT W. B. DITMARS.

Gifts a Man Would Like. A pocket machine which in the rush hour would change a dime into two nickels.

A device which would prevent the owner from telling the same story twice to the same person.

A bathroom cuckoo clock from which would pop razor, brush and soap instead of the conventional figures.

A pair of slippers which after having been kicked under the bed would creep back to their proper place.

An umbrella or cane which would bark angrily if left behind in a train.

A photograph of himself, if he has passed 40, as he thinks he looks.

A list of the things his wife really wants for Christmas.

The Immigration Problem. Professor Ward's Opinion as to the Requirements of the United States. TO THE NEW YORK HERALD: IN YOUR recent editorial article on immigration and the need of labor I am glad to see that you do not advocate a general breaking down of our present immigration law but rather a careful selection of such aliens as may be needed in this country.

Many people are misled regarding the effect of the 3 per cent. law on the labor supply. It should be recalled that for about eight years, owing to the war, immigration has been at a low ebb. During all this time we have not received a year on the average as many new immigrants as can come in annually under the 3 per cent. law. In other words, we can be considered to have a deficiency in a normal inflow of immigrants. Further, during the recent period of unemployment large numbers of foreign born laborers returned to their homes for the first visit there since the war began.

As far back as I can recall there has been a demand for more immigrants during every period of business prosperity, even when we had practically unlimited immigration, that is, before we had any numerical restriction. The present demand would exist even if the percentage law were not on the statute books.

Our whole system of employment is badly organized. Our manufacturers demand more labor when they need it, and then during periods of slack employment the community is obliged to support the unemployed. It is a good thing for the large employer, but it is a very bad thing for the public and for the country.

What we need is better organization of the labor market. It is estimated that there are probably over 1,000,000 casually employed laborers in the United States to-day. And yet the demand for more labor, which means more work, continues. The best interests of this country will not be served if the bars are let down again. The call for cheap labor has in the past brought in millions of aliens who have given rise to our immigration "problems."

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Work on July 4? Horrifying Suggestion by an Over-Industrious Man. TO THE NEW YORK HERALD: YOUR correspondent who advocates the abolition of certain holidays is only started in the right direction. He still holds the erroneous holiday idea in conceding that the present Independence Day is the greatest waste, however, of the devotion of one day in seven to laziness. Any one who wishes to worship can very easily do so outside of business hours and will, if he really wants to, at present Sunday is purely wasteful.

Resting is rusting. The true rest comes simply from a change of work, and this is the ideal vacation. We can best honor our country by working at our usual tasks on Independence Day and observing sane, dignified ceremonies after 6 o'clock.

Instead of the people of New York working about 40,000,000 hours once a week—eight hours each for 5,000,000 people—an interchange of labor and common towels and labor mops, let factory hands keep the books, and let people like E. P. Hill exchange tasks with, let us say, street sweepers. A. W. M. NEW YORK, December 13.

Maine's Ice Regulation. Health Commissioner Kendall Explains the Reason for It. TO THE NEW YORK HERALD: IT IS a fact that we passed rules and regulations governing the common drinking cup and common towels and labor mops. Let the regulation that "no cask, water cooler or other receptacle shall be used for storing or supplying drinking water to the public or to employees unless it is covered and protected so as to prevent persons from dipping the water therefrom or contaminating the same, and no ice shall be allowed to come in direct contact with water or other liquids to be used for drinking purposes in such containers."

This regulation is not an acknowledgment that our waters are polluted, but is a regulation to protect our citizens and visitors to our State from other parts of the country against possible contamination through liquid refreshments. We believe this is good advertisement for the State, that the State Department of Health is doing its best to protect its citizens and visitors. The conditions in our State are not different from those in other States of the Union which have large bodies of water that are used for recreation purposes during the summer months. People use our lakes, rivers and streams for swimming and boating and there is chance for polluting our waters, and we wish to protect the people against possible sickness.

Ice cut from these lakes, rivers and streams may be pure, but in the process of handling the ice may become contaminated through the dirty hands of the people who are handling the ice.

We believe that Maine has taken an advanced step in protecting its citizens. C. F. KENDALL, State Health Commissioner, AUGUSTA, ME., December 11.

Women's Shoes. Enterprising Makers Multiply the Number of Styles. TO THE NEW YORK HERALD: ONE reason why there are so many styles of women's shoes is to be found in the enterprise of those who specialize in the finer brands of footwear for women. These men think they are not keeping step with trade unless their product for each season contains several novelties, and experts spend months experimenting with combinations of leather and cloth to produce something unusual.

The slipper manufacturer invents the shoemaker, for he can bring in use satins, beads, jet and other ornaments. But if the women of the country didn't buy the shoes they would not be made.

The cost of lasts and patterns must be reckoned in setting the price of shoes. Fewer styles would reduce the cost of production materially. NEW YORK, December 13. CORLETT.

A Post Office Souvenir. From the Kansas City Star. A mail pouch which arrived in Toronto one day last week is reported in indelible ink: "This is the sack that carried the strings from to tie the mail carrier with in Phoenix, Arizona, November 13, 1921."

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John Wanamaker, the Merchant

An Analysis of His Success by One Who Has Been His Intimate Business Associate for 23 Years.

By JOSEPH H. APPEL.

1. He was himself—John Wanamaker. He copied no man. He studied other men, other systems, other practices, other businesses; he adopted and adapted. But in whatever he did, whatever he wrote, whatever he said, whatever he thought, was the personality, the individuality, the originality of John Wanamaker.

2. He dreamed dreams. From the time a boy, when the jeweler refused to let him change his mind and the merchandise in purchasing a gift for his mother he dreamed of the kind of store he would have, and he continued to dream, ever changing and improving his store.

3. He made his dreams come true. He had vision, foresight, around-sight, seeing ahead of his day, his generation, even seeing through brick walls by seeing around them, seeing into people's homes, into people's hearts. He dreamed as no merchant ever dreamed before, but he made his dreams come true. He applied his thoughts, his ideas, his plans, his theories, his dreams. He would talk and give his imagination the freest rein, he would rise to the stars and then with a sudden "Well, now, let's see how we can apply this, how we can make it useful, practical, of service to the public," he would bring us all down to earth. John Wanamaker's "well, now," in his talk, his writings, and his actions, was always a summons to the practical.

4. He was true—to himself, to his people, to the public, to manufacturers. John Wanamaker never fooled himself, nor his people, nor the public. He played fair with all with whom he had dealings. He no doubt did this for moral reasons, but he did it also for business reasons. His whole business system was based on fairness and squareness, and truth was the cornerstone. He was sincere in everything he did.

5. He believed in himself and in his business, in his people and in his public. He had faith and he lived his faith.

6. He was always on the job. From store opening to store closing he was at his desk or around the store—always on the job—even writing his editorial articles on the train between Philadelphia and New York, in the automobile from store to store. He always carried a pad or else jotted notes on the back of an envelope. He was always getting ideas and putting them on paper for future use. He came to the store before his buyers and stayed after they had gone home, even when more than 80 years of age. No man worked harder at his job than John Wanamaker.

7. He was always fit. With the exception of some minor attacks in later life—mostly colds due to the straining of his voice in a political campaign—he was always in health, vigorous, full of energy, a man of endurance that one half his years would envy. He knew the value in business of keeping fit—and he kept fit.

8. He dared to do. No man in the retail field was so daring. He searched others with his big ideas, but he never afraid himself. He plunged—and sometimes lost—but more often won. Yet it was daring, tempered with carefulness and sagaciousness, that carried him through.

9. He was free—and he made others free. Creating his own business from the beginning, he was never shackled. And he made his buyers and executives free—to find and make their way.

10. He was a merchant—and he made his people merchants. His business system of specialization and buyership made each section a store in itself, each buyer a merchant—with no more limitations than John Wanamaker placed on himself—the limitations that business laws and common prudence dictate.

11. He had the "third eye." John Wanamaker's powers of observation were almost uncanny. He seemed to have eyes all over him. Nothing escaped him. He never missed a thing, and usefulness wherever he looked—in a barren field, in a pile of rubbish, in a blank wall. He saw through the wall to the beauty and utility on the other side. This gift was undoubtedly the spiritual eye—the third eye—that only genius has.

12. He saw the good and developed it—correcting or discarding the bad. He quickly saw the wheat from the chaff. He was tolerant when forbearance seemed no longer a virtue. He would labor to the end to develop a man. He was always searching for the good in others, ignoring or correcting their faults.

13. He accepted no limitations. When people were saying "it can't be done" he was doing it. He admitted no limitations in himself nor accepted any. He showed, he demonstrated confidence. He was not bound by conventions nor limitations nor conditions—overcame them.